

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Davis et al.

Attorney Docket No.: VISAP016

Application No.: 09/359,083

SEP - 2 1999

Examiner: Unassigned

Filed: July 22, 1999

Group: 2756

Title: INTERNET PAYMENT,  
AUTHENTICATION AND LOADING  
SYSTEM USING VIRTUAL SMART  
CARD

RECEIVED  
SEP 03 1999  
Group 2700

**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the  
United States Postal Service as First Class Mail to: Assistant  
Commissioner for Patents, Washington, DC 20231 on August 24, 1999.

Signed: \_\_\_\_\_

Jonathan O. Scott

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §§1.56 AND 1.97(c)**

Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is being filed within three (3) months of the filing date of the above-referenced application. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 50-0388 (Order No. VISAP016).

Respectfully submitted,  
BEYER & WEAVER, LLP

Jonathan O. Scott  
Reg. No. 39,364

P.O. Box 61059  
Palo Alto, CA 94306  
Telephone: (650) 493-2100